

IN THE CLAIMS

Please amend the claims to read as follows:

Listing of Claims

1-10. (Canceled).

11. (Currently Amended) An authentication method,  
comprising:

(a) receiving a first identifier of a user and a password  
from the user at a point of service (POS) terminal;

(b) obtaining a first password corresponding to said first  
identifier;

(c) identifying said user by comparing the first password  
and said password received from the user;

(d) thereafter, obtaining a second password and a second  
identifier corresponding to said first identifier, said second  
identifier comprising a mobile terminal call number of a  
communication terminal;

(e) thereafter, establishing a communication link between a  
signal source and the communication terminal using the second  
identifier for the purpose of third party authentication of said  
user;

(f) receiving another password from the communication  
terminal; and

(g) establishing authentication of said user when said another password matches said second password, wherein:

step (b) includes correlating the first identifier with corresponding information stored in a database to obtain said first password from the corresponding information.

12. (Canceled) .

13. (Currently Amended) An authentication apparatus, comprising:

a receiving section that receives a first identifier and a password provided to a point of service (POS) terminal by a user;

an identification determining section that obtains a first password corresponding to said first identifier;

a section that identifies said user by comparing the first password and said password received from the user;

a section that obtains a second password and a second identifier corresponding to said first identifier, said second identifier comprising a mobile terminal call number of a communication terminal;

a signal source;

a link establishment section that establishes, for the purpose of third party authentication of said user, a

communication link between the signal source and the  
communication terminal using the second identifier;

a section that receives another password from the  
communication terminal; and

an authorization section that authenticates the user when  
said another password matches said second password, wherein:

the identification determining section associates the first  
identifier with stored corresponding information and obtains the  
first password from the stored corresponding information.

14-26. (Canceled).